



LOS RIOS COMMUNITY COLLEGE DISTRICT
HEALTH INSURANCE CERTIFICATION

Adjunct Faculty

1919 Spanos Court
Sacramento, CA 95825
(916) 568-3070

<https://employees.losrios.edu/employee-groups/certificated-employees/adjunct-lrcft-benefits>

Adjunct faculty members are eligible to enroll in the District medical and dental insurance program, subject to the provisions of the Los Rios College Federation of Teachers (LRCFT) collective bargaining agreement.

1. I am not covered by other insurance as an employee, spouse, or dependent in a plan fully or partially paid by another employer.
2. If I become covered by another medical or dental insurance policy, I will notify the Employee Benefits Department within 30 days. I understand that if I fail to do so, I must repay the District for any insurance costs incurred by the District during the period of dual coverage.
3. I understand that I must file this certification when first applying for coverage, or when re-enrolling after a break in coverage.
4. I understand that my cost for this insurance will be deducted from my pay, and these costs and related payroll deductions will vary each semester as my FTE changes and as the insurance carrier changes the total premium cost. This certification constitutes my approval for the District to make such changes as provided for under the LRCFT agreement.
5. I understand that completion of this form alone does not automatically enroll me in a medical and/or dental plan and that I have to complete specific medical/dental insurance carrier enrollment application forms as part of the enrollment process. I further understand that completion of a medical carrier application form only does not automatically enroll me in a dental plan, and completion of a dental form does not automatically enroll me in a medical plan.

I have read and understand the plan provisions and eligibility requirements as shown on the reverse side of this certification.

Name: _____

Employee ID Number: _____

Signature

Date

**Excerpt from the 2017-2020 Contract between
the Los Rios College Federation of Teachers and the Los Rios Community College District**

- 3.31 Adjunct faculty are eligible to participate in the District's medical and dental plans provided they are not covered by other insurance as an employee, spouse, or dependent and regardless of whether such coverage is fully or partially paid by another employer. In order to participate, the adjunct faculty member must meet eligibility requirements described in this article.
- 3.32 For adjunct faculty with a semester assignment of sixty percent (60%) of full-time (.60 FTE) or nine (9.0) formula hours, the established District contribution levels as described in Appendix A for medical and dental coverage shall be applied toward the premium cost of the selected plan(s). Adjunct faculty are not eligible for Health Savings Account contributions.
- 3.33 For adjunct faculty with a semester assignment of less than sixty percent (60%) of full-time (.60 FTE) or nine (9.0) formula hours but at least thirty percent (30%) of full-time (.30 FTE) or four and one-half (4.5) formula hours, the District shall make a pro-rata contribution of the established District contribution level for insurance coverages selected by the employee based upon the percentage that the reduced assignment level bears to a sixty percent (60%) workload. For example, an adjunct faculty member with an assignment of forty percent (40%) of full-time (.40 FTE or six (6) formula hours) would receive two-thirds (.40 FTE divided by .60 FTE) of the established District contribution levels as described in Appendix A for health coverage.
- 3.34 For eligible adjunct faculty members as defined in Article 3.1.3, the following requirements and related processes shall be used to determine the eligible full-time-equivalent (FTE) assignment.
- 3.341 The eligible adjunct faculty must be working on September 1 or March 1 based upon an approved and processed Tentative Class Schedule(s) for services to be rendered within the semester. The measurement dates to determine FTE eligible for benefits shall be August 23 for benefits which begin on September 1 and February 10 for benefits beginning on March 1.
- 3.342 The eligible employee must have a Tentative Class Schedule(s) issued providing for a total assignment within the current semester of at least thirty percent (30%) of full-time (.3 FTE) or a minimum of four and one-half (4.5) formula hours. If this Tentative Class Schedule(s) is changed for any reason (cancellations, reductions or additions), no adjustments will be made to the calculated FTE assignment used to determine health plan eligibility or District contribution. If all Tentative Class Schedules for the employee are canceled, then the employee will be ineligible for medical coverage or District contribution. However, the employee may be eligible for COBRA coverage (see below).
- 3.343 Other types of assignments which are typically processed on the District form, Employment Service Agreement (ESA) or other employment District form other than a Tentative Class Schedule, shall be excluded from any computation of full-time equivalency (FTE).
- 3.344 The eligible employee must commit to a coverage period of at least six (6) months.
- 3.345 The Employee Benefits Department will confirm all Tentative Class Schedules on file with the District Human Resources Office as of the measurement dates listed in Article 3.3.4.1 and will notify the adjunct faculty member of his/her qualifying FTE if there are any premium changes. If the FTE on file is incorrect, the adjunct faculty member must notify the Employee Benefits Department and provide copies of the revised Tentative Class Schedule showing the correct FTE within ten (10) calendar days after the District mails the original notice to the employee.
- 3.346 Insurance coverage will be for a six-month period beginning on September 1 or on March 1, based on the semester for which the Tentative Class Schedule(s) is assigned. District contributions will be paid evenly over the six-month coverage period. If the unit member drops the insurance coverage or becomes ineligible during the six-month coverage period, no District contribution will be made for the remaining months. If the qualifying employment period as stated on the Tentative Class Schedule is less than six months, the insurance coverage shall continue for the balance of the six month period and the employee shall pay the employee's share of premiums to the Employee Benefits Department by the first day of each month. Failure to make timely payments of premiums shall result in discontinuance of health coverage for the remaining months.
- 3.347 If there is a break in service, the employee will be eligible to re-enroll in District health/medical and dental plans only if the employee elects COBRA coverage upon conclusion of previous eligibility with the District and has continued that coverage to the beginning of the new employment period (Tentative Class Schedule). Employees who did not elect to continue with COBRA coverage will be ineligible for coverage or District contribution until the March 1 or September 1 following eighteen months after the last day of eligibility. For example, an employee losing eligibility on March 31, 2017, and not continuing coverage through COBRA, would not be eligible to re-enroll until September 1, 2018.
- Employees who are continually employed by Los Rios but lose eligibility for health coverage due to lack of sections to receive the required minimum load may re-enroll in the active employees health coverage as soon as they are assigned sufficient load to regain eligibility without having to wait eighteen months. If the employee does not re-elect health coverage when he/she regains eligibility, the eighteen month waiting period will remain in effect.
- 3.348 Upon initial enrollment or when re-enrolling after a break in service or coverage, adjunct faculty must certify that they do not have other health insurance coverage. Certifications must be submitted at the time of initial application for insurance or when re-enrolling after a break in service. It is the employee's responsibility to notify the Employee Benefits Department within thirty (30) days if he/she becomes covered by another medical or dental insurance policy. The certification form is available from the Employee Benefits Department.
- 3.349 If an adjunct participant in District insurance plans becomes covered by another plan as an employee, spouse, or dependent, and the coverage is either fully or partially paid by another employer, the employee shall immediately become ineligible under the District plan. In order to terminate District coverage, the employee must notify the Employee Benefits Department within thirty (30) days of such coverage. If the employee does not notify the Employee Benefits Department of the other coverage within the thirty-day (30) period, the employee will be responsible for any District costs incurred beyond this ineligibility date.